Mark Gordon Governor

## Insurance Department

Jeffrey P. Rude Commissioner

106 East 6<sup>th</sup> Avenue ◆ Cheyenne, Wyoming 82002

## CONSUMER ALERT: MARKETPLACE SPECIAL ENROLLMENT PERIOD FOR FORMER ENROLLEES IN HEALTH INSURANCE FROM BLACK JEWEL / REVELATION

The Centers for Medicare & Medicaid Services (CMS) has made an Exceptional Circumstances special enrollment period (SEP) available for Wyoming residents whose health insurance with Black Jewel / Revelation was terminated effective August 31, 2019. The SEP will run through October 30, 2019. Affected employees may reference this consumer alert available at <a href="http://doi.wyo.gov/">http://doi.wyo.gov/</a> and reference information about the availability of this SEP and the process for enrolling in Marketplace coverage.

Due to the termination of Black Jewel / Revelation group coverage and because of insufficient notice to enrollees, CMS has determined that Wyoming residents who qualify for this SEP may (1) choose coverage to start retroactive to September 1, 2019; or (2) choose coverage start on a date in the future. Under either option, the SEP will end on October 30, 2019.

You may contact the DOI for assistance to guide you through the following steps.

How to Apply for Marketplace Coverage under this Special Enrollment Period	
Retroactive Enrollment to Sept. 1	Enrollment to begin at a date determined by the SEP and your application date
You must call the Department of Insurance (DOI) at (307) 777-7401 or at (800) 438-5768.	Contact the Marketplace directly online www.healthcare.gov or by telephone at 1 (800) 318-2596.
Identify yourself as an individual whose coverage through Black Jewel / Revelation was terminated on August 31st, and that you are seeking to enroll in a Marketplace plan with a September 1st start date.	Complete an application, and indicate that you lost coverage within the last 60 days.
DOI staff will help you secure a Marketplace ID number and begin the application process.	After the Marketplace determines that you are eligible for a special enrollment period, select a plan.

The Department of Insurance will provide CMS with information regarding each request for SEP retroactive enrollment that will be evaluated by a CMS caseworker (which may take several days).	Submit documents as soon as possible. You may be required to submit documents to confirm that you lost coverage. Acceptable documents include a notice of termination of coverage from your health insurance issuer or your employer. For more information about submitting documents, see: <a href="https://www.healthcare.gov/help/prove-coverage-loss/">https://www.healthcare.gov/help/prove-coverage-loss/</a>
CMS will send applicants an eligibility notice by U.S. mail that will tell them whether they qualify for the SEP, and if appropriate, with additional instructions for how to finalize enrollment in coverage through <a href="https://www.healthcare.gov">www.healthcare.gov</a>	Pay your premium after your special enrollment period eligibility is confirmed. The Marketplace will send you another notice when it is time to take this step.
Contact the DOI. (Assisters or Navigators will not be able to access the retroactive date for you.)	To find an assister near you, visit: https://localhelp.healthcare.gov or call Wyoming 2-1-1.

Additional questions may be directed to the Department of Insurance at 307-777-7401 or at (800) 438-5768.